

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:	:	
	:	
Kevin Snyder,	:	Case No. 17-23141-CMB
	:	
	:	Chapter 13
Debtor	:	

Kevin Snyder,	:	
	:	
	:	Related to Docket No. 70
Movant	:	
	:	
vs.	:	Hearing Date and Time:
	:	January 25, 2022 at 10:00 AM
Ronda J. Winnecour, Esquire /	:	
Chapter 13 Trustee,	:	
	:	
Respondent	:	

ENTERED BY DEFAULT

ORDER APPROVING POSTPETITION AUTOMOBILE FINANCING

This matter comes before the Court upon the [MOTION OF THE DEBTOR FOR POSTPETITION FINANCING] [Dkt. No. 70] (“Motion”) filed by Debtor on December 5, 2021. The motion was filed with a hearing date. Based upon the foregoing, and for good cause shown, it is hereby **ORDERED, ADJUDGED, and DECREED** that:

1. The Motion at Docket Number 70 is **GRANTED** as provided by the terms of this Order. Debtor is authorized to obtain secured financing for the purchase of a replacement vehicle on the following terms:

- (a) The total amount of financing **shall not exceed \$25,000.00;** and
 - (b) The monthly payments made under the financing agreement **shall not exceed \$450.00.**
 - (c) The interest rate **shall not exceed 18%.**
- 2. To the extent that the Debtor secure financing for the purchase of a new vehicle, such payments **shall be made through the chapter 13 plan.** Within **30 DAYS** of securing such financing, Debtor shall file:
 - (a) An amended chapter 13 plan; and
 - (b) A report of financing, including details of automobile, if applicable.
- 3. To ensure the prompt and timely payment of the automobile loan, Debtor shall make a supplemental payment to the chapter 13 trustee **within 7 days** of filing the report of financing (and each month thereafter as necessary) in an amount sufficient for the trustee to cover the installments due on the loan. The supplemental payments shall be in addition to the regular plan payment, pending confirmation of the amended plan.
- 4. Upon the filing of the report of financing, including details of automobile, if applicable, the chapter 13 trustee is authorized to cease making payments to the prepetition automobile lender, on the account of (NONE), if applicable. Pending confirmation of any amended plan providing for the new postpetition loan payments, the trustee is authorized to make monthly adequate protection

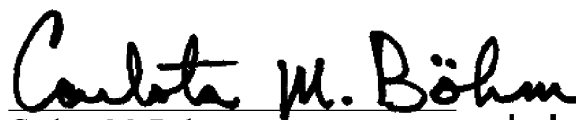
payments for the contract amount so long as sufficient supplemental funds are provided by the Debtor.

5. Notwithstanding the inclusion of the post-petition loan within an amended chapter 13 plan, the underlying terms of the loan shall not be modified absent the consent of the creditor.
6. Debtor shall serve copies of this Order on all creditors eligible to receive distributions through the chapter 13 plan and filed proof of the same with the Court.

Prepared by: Lawrence W. Willis, Esquire

Dated: December 5, 2021

BY THE COURT:

Handwritten signature of Carlota M. Boehm in black ink.

Carlota M. Boehm, **dmk**
Chief United States Bankruptcy Judge

Case Administrator to Mail to:
Debtor(s)
Counsel for Debtor(s)
Ronda J. Winnecour, Esq.
Office of the U.S. Trustee

FILED
12/27/21 8:31 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Kevin Snyder
Debtor

Case No. 17-23141-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 27, 2021

User: dsaw
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2021:

Recip ID	Recipient Name and Address
db	+ Kevin Snyder, 423 Freeport Road, Freeport, PA 16229-1801

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Pingora Loan Servicing LLC bnicholas@kmlawgroup.com
Francis Thomas Tarlecki	on behalf of Creditor Pingora Loan Servicing LLC ecfmail@ecf.courtdrive.com ecfmail@mwc-law.com
Francis Thomas Tarlecki	on behalf of Creditor Flagstar Bank FSB as servicer for Pingora Loan Servicing, LLC ecfmail@ecf.courtdrive.com, ecfmail@mwc-law.com
Lawrence W. Willis	on behalf of Debtor Kevin Snyder ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Marisa Myers Cohen	

District/off: 0315-2

User: dsaw

Page 2 of 2

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Total Noticed: 1

on behalf of Creditor Pingora Loan Servicing LLC ecfmail@ecf.courtdrive.com mcohen@mwc-law.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples TWP LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 9